
State: District of Columbia **Filing Company:** Liberty Insurance Corporation
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
Product Name: Commercial Umbrella & Excess Liability
Project Name/Number: Additional Clean-Up Endorsements/2015-MU-6-CU-U-F

Filing at a Glance

Company: Liberty Insurance Corporation
Product Name: Commercial Umbrella & Excess Liability
State: District of Columbia
TOI: 17.0 Other Liability-Occ/Claims Made
Sub-TOI: 17.0020 Commercial Umbrella and Excess
Filing Type: Form
Date Submitted: 09/01/2015
SERFF Tr Num: LWCM-130224079
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 2015-MU-6-CU-U-F

Effective Date: 11/01/2015
Requested (New):
Effective Date: 11/01/2015
Requested (Renewal):
Author(s): Tammy Palmbach
Reviewer(s): Angela King (primary)
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia **Filing Company:** Liberty Insurance Corporation
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
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General Information

Project Name: Additional Clean-Up Endorsements
Project Number: 2015-MU-6-CU-U-F
Reference Organization:
Reference Title:
Filing Status Changed: 09/02/2015
State Status Changed:
Created By: Tammy Palmbach
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Tammy Palmbach

Filing Description:
RE: Commercial Umbrella

PROJECT # 2015-MU-6-CU-U-F

Liberty Insurance Corporation NAIC 0111-42404

The captioned company submits this filing for your review. We are introducing one new and three revised, optional forms. We are also refiling LCU 21 74 10 13 to be used on an Optional basis in lieu of the previously filed Mandatory basis under company tracking number CI-UMF-CW-002-13.

We are requesting an Effective Date of 11/01/2015 for New Business and Renewal Business.

Please feel free to contact me with any questions or concerns. I appreciate your review and acknowledgement/approval of this submission.

Sincerely,
Tammy Palmbach

Company and Contact

Filing Contact Information

Tammy Palmbach, tammy.palmbach@libertymutual.com
2000 Westwood Dr 877-792-8728 [Phone] 38947 [Ext]
Wausau, WI 54401

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
PO Box 8017	Group Code: 111	Company Type: Property and
Wausau, WI 54402-8017	Group Name: Liberty Mutual	Casualty
(877) 792-8728 ext. [Phone]	Insurance	State ID Number:
	FEIN Number: 03-0316876	

State: District of Columbia **Filing Company:** Liberty Insurance Corporation
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Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	Liberty Insurance Corporation
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
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Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Liquor Liability Exclusion	Tammy Palmbach	09/02/2015	09/02/2015

State:	District of Columbia	Filing Company:	Liberty Insurance Corporation
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
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Amendment Letter

Submitted Date: 09/02/2015

Comments:

Please note that there was a typo in the edition date of the Liquor Liability form LCU 21 74 is an edition of 10 13 and not 07 15.

I appologize for any inconvenience that this caused.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Liquor Liability Exclusion	LCU 21 74 10 13	10 13	END	Replaced	Previous Filing Number: Replaced Form Number: LCU 21 74 10 13	0.000	LCU 21 74 10 13 .pdf	Date Submitted: 09/02/2015 By:
<i>Previous Version</i>									
1	Liquor Liability Exclusion	LCU 21 74 10 13	07 15	END	Replaced	Previous Filing Number: Replaced Form Number: LCU 21 74 10 13	0.000	LCU 21 74 10 13 .pdf	Date Submitted: 09/01/2015 By: Tammy Palmbach

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: District of Columbia

Filing Company:

Liberty Insurance Corporation

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess

Product Name: Commercial Umbrella & Excess Liability

Project Name/Number: Additional Clean-Up Endorsements/2015-MU-6-CU-U-F

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Employment Related Practices Exclusion	LCU 21 93 07 15	07 15	END	New			0.000	LCU 21 93 07 15.pdf
2		Amendment Of Limits Of Insurance (Designated Location Or Designated Construction Project)	LCU 25 06 07 15	07 15	END	Replaced	Previous Filing Number:		0.000	LCU 25 06 07 15.pdf
							Replaced Form Number:	LCU 25 06 11 10		
3		Amendment Of Limits Of Insurance (Additional Limits For Designated Location Or Designated Construction Project)	LCU 25 07 07 15	07 15	END	Replaced	Previous Filing Number:		0.000	LCU 25 07 07 15.pdf
							Replaced Form Number:	LCU 25 07 11 10		
4		Manufacturers Errors Or Omission Exclusion	LCU 21 88 07 15	07 15	END	Replaced	Previous Filing Number:		0.000	LCU 21 88 07 15.pdf
							Replaced Form Number:	LCU 21 88 04 15		
5		Liquor Liability Exclusion	LCU 21 74 10 13	10 13	END	Replaced	Previous Filing Number:		0.000	LCU 21 74 10 13 .pdf
							Replaced Form Number:	LCU 21 74 10 13		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

Exclusion **2.h.** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

h. Employment-Related Practices

"Bodily injury" or "personal and advertising injury" to:

(1) A person arising out of any:

(a) Refusal to employ that person;

(b) Termination of that person's employment; or

(c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or

(2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" or "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs **(a)**, **(b)** or **(c)** above is directed.

This exclusion applies whether the injury-causing event described in Paragraphs **(a)**, **(b)** or **(c)** above occurs before employment, during employment or after employment of that person.

This exclusion applies whether the insured may be liable as an employer or in any other capacity, and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT OF LIMITS OF INSURANCE
(DESIGNATED LOCATION OR DESIGNATED CONSTRUCTION PROJECT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

SCHEDULE

Limits of Insurance

Each Occurrence Limit	\$
General Aggregate Limit	\$
Products-Completed Operations Aggregate Limit	\$

Designated Location or Construction Project:

- A.** For all sums which the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" caused by "occurrences" under **SECTION I – COVERAGES** which can be attributed only to a single designated "location" or a single construction project listed in the Schedule, the limits of insurance shown in the Declarations are replaced by the limits listed in the Schedule. The limits listed in the Schedule are subject to and are not in addition to the limits shown in the Declarations.
- B.** If the applicable designated construction project has been abandoned, delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, the project will still be deemed to be the same construction project.
- C.** The provisions of **SECTION III – LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.
- D.** For the purposes of this endorsement:

"Location" means any premises that you occupy for permanent operations as part of your business, but does not include any premises at which you are performing operations as part of a construction project. All premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single "location".

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT OF LIMITS OF INSURANCE
(ADDITIONAL LIMITS FOR DESIGNATED LOCATION OR
DESIGNATED CONSTRUCTION PROJECT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

SCHEDULE

Limits of Insurance

Each Occurrence Limit	\$
General Aggregate Limit	\$
Products-Completed Operations Aggregate Limit	\$

Designated Location or Construction Project:

- A.** For all sums which the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" caused by "occurrences" under **SECTION I – COVERAGES** which can be attributed only to a single designated "location" or a single construction project listed in the Schedule, the limits of insurance shown in the Declarations are replaced by the limits listed in the Schedule. The limits listed in the Schedule are in addition to the limits shown in the Declarations.
- B.** If the applicable designated construction project has been abandoned, delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, the project will still be deemed to be the same construction project.
- C.** The provisions of **SECTION III – LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.
- D.** For the purposes of this endorsement:

"Location" means any premises that you occupy for permanent operations as part of your business, but does not include any premises at which you are performing operations as part of a construction project. All premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single "location".

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MANUFACTURERS ERRORS OR OMISSIONS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

A. The following exclusion is added to Paragraph **2. Exclusions** of **SECTION I – COVERAGES**:

2. Exclusions

This insurance does not apply to:

Manufacturer's Errors or Omissions

Any liability, damages, loss, injury, demand, claim or "suit" arising out of any "manufacturer's error or omission"

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured.

This exclusion does not apply to those sums in excess of the "retained Limit" that the "Insured" becomes legally obligated to pay because of "bodily injury," "property damage," "personal injury," or "advertising injury"

B. For the purposes of this endorsement:

"Manufacturer's error or omission" means an insured's negligent design, installation or manufacture of "your product" resulting in the failure of "your product" to perform the function or serve the purpose intended after it has left the possession of any insured.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIQUOR LIABILITY EXCLUSION – AMENDMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY – UMBRELLA COVERAGE FORM

Exclusion **2.c.** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1)** Causing or contributing to the intoxication of any person;
- (2)** The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3)** Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a)** The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b)** Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph **(1)**, **(2)** or **(3)** above.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. This exclusion does not apply, however, if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

We will follow "underlying insurance" with respect to whether or not permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is by itself considered the business of selling, serving or furnishing alcoholic beverages.

State:	District of Columbia	Filing Company:	Liberty Insurance Corporation
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
Product Name:	Commercial Umbrella & Excess Liability		
Project Name/Number:	Additional Clean-Up Endorsements/2015-MU-6-CU-U-F		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Inventory
Comments:	
Attachment(s):	Inventory.pdf
Item Status:	
Status Date:	

Form/Rule Number & Edition Date	Replaces Form/Rule Number	Form/Rule Title	Intent or Purpose of Form/Rule	Optional or Mandatory?	Does form broaden or restrict coverage?
LCU 21 93 07 15	New	Employment Related Practices Exclusion	Excludes "bodily injury" and "personal and advertising injury" arising out of employment-related practices excluded on the underlying policy.	Optional	Restricts
LCU 25 06 07 15	LCU 25 06 11 10	Amendment Of Limits Of Insurance (Designated Location Or Designated Construction Project)	Allows for specified limits to apply to a location or construction project to follow underlying policy.	Optional	Broadens
LCU 25 07 07 15	LCU 25 07 11 10	Amendment Of Limits Of Insurance (Additional Limits For Designated Location Or Designated Construction Project)	Allows for additional Limits for Designated Location or Construction Project to follow underlying policy.	Optional	Broadens
LCU 21 88 07 15	LCU 21 88 04 15	Manufacturers Errors Or Omission Exclusion	Excludes financial or economical claims in excess of the "retained Limit" arising out of Manufacture's Errors or Omissions, other than losses resulting from BI, PD, PI or AI.	Optional	Broadens
LCU 21 74 10 13	LCU 21 74 10 13	Liquor Liability Exclusion	Explicitly states that the Liquor Liability exclusion applies for negligent supervision, hiring, employment, training, or providing or failure to provide transportation. Also indicates will follow underlying regarding BYOB.	Optional	Restricts

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/28/2015		Form	Liquor Liability Exclusion	09/02/2015	LCU 21 74 10 13 .pdf